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DEPARTMENT OF AGING

Choice, Independence and Dignity for Older Marylanders

MEMORANDUM #13-07

July 1, 2013

TO: Area Agency on Aging Directors

FROM: Gloria G. Lawlah, Secretary 

SUBJECT: Update on Eligibility Requirements for Selected Income-Based Federal and State Programs

The Maryland Department of Aging periodically informs the Aging Network about changes in eligibility criteria for various income-based Federal and State programs that can benefit older adults. This memorandum is to alert you about eligibility criteria changes. Changes appear in **boldface** type and are shaded in gray on the attached chart.

The attached chart outlines income criteria for "individual" and "couple" households. For larger households, eligibility criteria may be obtained from the individual programs.

Dates for eligibility level changes vary by program, and are noted on the chart. Occasionally, new programs are implemented or date changes for existing programs may not align with the periodic updates. MDoA tracks such changes and will endeavor to keep you informed as soon as new information becomes available to our Department. Changes generally occurred on or about January 1, March 1, July 1, and October 1 in a calendar year.

To find the latest memoranda and chart, start on the home page of the MDoA's website, www.mdoa.state.md.us. Go to "Quick Links" in the left column, and click on "Eligibility Criteria for Federal & State Programs."

Maryland Access Point (MAP)/Senior Information and Assistance (I&A) Specialists are located in every Area Agencies on Aging throughout the state, and are available to assist the general public with accessing the programs listed in this chart. These information specialists are trained across a wide continuum to provide everything from basic information to more complex, long term services and supports. These specialists will be able to recommend other programs and services to benefit older adults, caregivers and persons with disabilities based on their needs. There are three ways to access MAP/Senior I&A. Call 410-767-1100 or 1-800-AGE-DIAL (243-3425) for a listing of the local MAP/Senior I&A offices. Connect to MAP/Senior I&A through our website at www.aging.maryland.gov. On the home page, click the link for "Programs and Services," and then "Senior Information and Assistance Program" or go directly to the MAP link found on the MDoA home page.

MEMO 13-07 - ELIGIBILITY CRITERIA FOR SELECTED FEDERAL AND STATE PROGRAMS

Federal/ State	Monthly (or Annual Income Test)	Annual Asset Test	Notes
Federal Poverty Guidelines			Change effective: (January 26, 2013)
Individual	\$957.50 (\$11,490 Per year)		
Couple	\$1292.50 (\$15,510 Per year)		
Accessible Homes for Seniors Individuals	\$57,960 per yr (Washington MSA- Calvert, Charles, Frederick, Montgomery, & Prince George's Counties)	No test	Provides zero-interest loans to modify a home space for senior (age 55 or older) living. Loan payments are deferred for 30 years or until the sale or transfer of ownership of the home. If the senior resides in the home of a relative, eligibility is based on the owner's income. This program is a joint initiative of the MD Dept. of Housing & Community Development and the MD Department of Aging. Application available by calling 800-756-0119 or at www.mdhousing.org .
Couple	\$46,032 per yr. (all other jurisdictions)		
	\$66,240 per yr. (Washington MSA)		
	\$52,608 per yr (all other jurisdictions)		Next expected change: 1/1/2014
Congregate Housing Services Program (CHSP) Subsidy			Provides financial assistance for a limited number of Congregate Housing residents in selected sites for individuals 62 and older whose net monthly income is insufficient to pay the full monthly fee for Congregate Housing Services.
Individual	\$2,739	\$27,375	
Couple	\$3,581	\$35,587	Next expected change: 7/1/2014

Federal/ State	Monthly (or Annual Income Test)	Annual Asset Test	Notes
Ww	(After applying exclusions and disregards) \$1,111 \$1,500	No Asset test	For Marylanders ages 19-64, who do not qualify for Medicare, PAC provides free primary care doctor visits, free mental health visits (psychiatric or counseling), substance use disorder treatment and low-cost or free prescription drugs. PAC will cover initial emergency room fee or co-pay. Does not cover diagnosis, treatment or other emergency room cost. Does not cover hospital stays, ER visits, or specialty care. Call 1-800-226-2142 (toll-free) for application & information, or http://mmcp.dhmdh.maryland.gov/mpac
Maryland Energy Assistance Program (MEAP) Individual Couple Electric Universal Service Program (EUSP) Individual Couple		No test No test No test No test No test	Provides eligible low-income Marylanders assistance with home heating bills; EUSP assists with Electric bills. Only one application is required for both MEAP and EUSP. Both programs are administered by the Office of Home Energy Programs (OHEP), DHR. Next expected change: 1/1/2014
Medical Assistance (Medicaid) Individual Couple	\$350 \$392	\$2,500 \$3,000	Requires documentation of disability; individuals can "spend down" to this income level to be eligible.
Medicare Part D (Prescription Drug) Low – Income Subsidy (EXTRA HELP) Individual Couple (100% poverty & below)	If your income does not exceed: \$17,235 a year \$23,265 a year ("full subsidy")	Owned resources does not exceed: \$13,300 \$26,580	This financial assistance is only for Medicare beneficiaries who have a Medicare D prescription D drug plan. Benefits vary depending on income level: assistance may help with cost of premiums, deductibles, co-pays. You will automatically receive EXTRA HELP if you have Medical Assistance, QMB, SLMB, or SSI; no need to apply. Apply through Social Security Administration (1-800-772-1213 or www.ssa.gov) or Local Department of Social Services. NOTE: To get a monthly figure for monthly income level, divide by twelve.

Federal/ State	Monthly (or Annual Income Test)	Annual Asset Test	Notes
Medicaid Waiver for Older Adults	\$2,130 (represents 300% of SSI)	\$2,000	Assisted living and in-home services for individuals age 50 and older who meet Medicaid institutional eligibility rules; additional, medical, financial and technical eligibility requirements apply. Next expected change: 1/1/2014
Medical Assistance (Medicaid) – Spousal Impoverishment Protection Standards	For spouse in the community: Basic Maintenance and Shelter Allowance \$1,838.75 Maximum Maintenance and Shelter Allowance \$2,841	For spouse in the nursing home: \$2,500 Minimum Community Spouse's Asset Share \$22,728 Maximum Community Spouse's Asset Share: \$113,640	Refers to protection of some of the income and assets of a spouse remaining in the community when the other spouse has entered a nursing home. All non-exempt assets (savings and checking accounts, stocks, bonds, etc.) owned by either spouse, jointly or separately. All non –exempt assets (savings and checking accounts, stocks, bonds, etc.) owned by either spouse, jointly or separately, are pooled as of date nursing home spouse enters the nursing home. Effective 1/1/2009, the community spouse may keep \$22,912 or ½ the assets, whichever is greater, but not more than \$109,560. The couple's remaining assets are used for nursing home care or other expenses, until the nursing home spouse's assets reach the Medicaid eligibility level of \$2500. The community spouse's income will be evaluated to determine how much if any, of the nursing home spouse's monthly income can be allowed for the community spouses' to determine how much, if any, of the nursing home spouse's monthly maintenance allowance. Call 410-767-5800 or 1-800-492-5231 for questions on any aspect of the eligibility determination process. Next Change: 9/1/2013
Qualified Medicare Beneficiary Program (QMB) Individual Couple	(May add a \$20 income disregard) \$958 \$1293	\$8,440 \$13,410	Pays Medicare Part A and B premiums, co-payments, and deductibles. Assets include a burial allowance: \$1,500/individual and \$3,000/couple. Next expected change: 9/1/2013

Federal/ State	Monthly (or Annual Income Test)	Annual Asset Test	Notes
Senior Assisted living Group Home Subsidy Program Individual Couple	 \$2,739 \$3,581	 \$11,000 \$14,000	Provides financial assistance for a limited number of eligible Assistant Living Group Home residents age 62 or older. Next expected change: 7/1/2014
Senior Care Program Individual Couple	 \$2,739 \$3,581	 \$11,000 \$14,000	Case managed, in-home services program for individuals 65 and older. Next expected change date: 7/1/2014
SNAP Program (Food Stamp Program) Individual Couple	 \$931 \$1,211 (net income) 100% FPG \$1,261 \$1,640 (net income) 200% FPG	 \$3,000 \$3,000	Household where all members are getting TAFDC, EAEDC, or SSI do not have to pass SNAP Foods Income Test. Households with at least one elderly (60 or older) or disabled person must have a net income no greater than the Monthly Income Standard (100% of the FPG). Households with elderly or disabled members are allowed special <u>deductions</u> from income. *200% Gross Income Statement (family limits) *Effective January 26, 2012
Special Low-Income Medicare Beneficiary Program (SLMB) Individual Couple Individual Couple	(May add a \$20 income disregard) \$959- \$1,148 \$1,262-\$1,513 \$1,138 - \$1,257 \$1,514-\$1,703	 \$8,440 \$13,410 \$8,440 \$13,410	Similar to QMB but pays only the Part B premium. Assets include a burial allowance: \$1,500/individual and \$3,000/couple Next expected change:7/1/14

Federal/ State	Monthly (or Annual Income Test)	Annual Asset Test	Notes
State of Maryland Senior Prescription Drug Assistance Program (SPDAP)			For persons enrolled in a Medicare Prescription or Medicare Advantage Prescription Drug plan AND have a household income at or below 300% of federal poverty guidelines, SPDAP pays up to \$35 per month (\$420 annually) toward the cost of the premium for their chosen plan. All plans are participating in the \$35 premium. This does not apply to individuals who are 100% Low Income Subsidy (LIS) or eligible for full federal EXTRA HELP as determined by the Social Security Administration. Proof of 6 months MD residency is required.
Individual	\$33,510/yr. new	No test	
Couple	\$45,390/yr. new Effective 1/31/2013	No test	Drug manufactures will provide a 50% discount of the negotiated price of brand name drugs (excluding fees) for individuals in the coverage gap. As of 1/1/11, SPDAP started providing a 95% subsidy to member's total drug cost while in the "donut hole or coverage gap" for those who participate in a PDP or MA-PDS that have contracted with SPDAP. This will be a 5% co insurance obligation. Not all Medicare Prescription or Medicare Advantage Plans are participating in the coverage gap subsidy. For further information or applications, call 1-800-551-5995 or go to www.marylanddap.com
Supplemental Security income (SSI)	(Apply \$20 income disregard)		
Individual	\$698 (new)	\$2,000	
Couple	\$1,048 (new) 2012 COLA increase	\$3,000	SSA has started a Compassionate Allowance Initiative for individuals with early onset (younger-onset Alzheimer's disease. This benefit is for early-onset (younger-onset) Alzheimer's disease and related dementias for those generally diagnosed under the age of 65 years old. It does not affect those who are currently receiving full Social Security retirement benefits. This will also affect people with Frontotemporal dementia (FTD), Pick's disease, Creutzfeldt-Jakob disease, and mixed dementia and primary progressive aphasia. When asked by the SSA claims representative what the disabling condition is, the applicant must specify "early onset Alzheimer's disease." It is strongly recommended that applicants apply in person at their local SSA office. You will need to submit an application and other documents at your local office. The Alzheimer's Association has prepared a checklist to assist individuals with the application process. See checklist at: http://www.alz.org/documents/national/ssdi_checklist.pdf The applicant should apply for SSDI as well if they are receiving early retirement benefits because they may become eligible for Medicare before they turn 65.
2013 State of Maryland Homeowner's Property Tax Credit Program	Plan is based on relationship between property taxes and income; combined gross household income cannot exceed \$60,000. For application, with further explanation, call 410-767-4433 (Baltimore Metro area) or 1-800-944-7403 (other areas) or see www.dat.state.md.us	Net worth is less than \$200,000 (excluding property on which you are seeking credit and a cash value or IRAs or qualified retirement savings plan.	Allows a credit against the homeowner's 2013 property tax bill if property taxes exceed a fixed percentage of the person's gross income. No age restrictions. Credit applicable only to dwelling which is your permanent residence. Homeowners age 70 and older, who have not applied for the program, may apply for the previous three years. Call 410-767-4433 or 1-800-944-7403. Should file and qualify by May 1 st and up to September 1 st to receive a tax credit certificate or revised tax bill.

Federal/ State	Monthly (or Annual Income Test)	Annual Asset Test	Notes
2013 State of Maryland Renter's Tax Credit Program	<p>Plan is based on relationship between rent and income.</p> <p>For application, with further explanation, call 410-767-4433 (Baltimore Metro area) or 1-800-944-7403 (other areas) or see www.dat.state.md.us</p>	Net worth is less than \$200,000	<p>Provides tax credit up to \$750 a year for renters who meet certain requirements on rent paid in calendar year 2013.</p> <p>For persons 60 and over or persons who are 100% disabled or persons under age 60, not in subsidized housing, who has one or more dependents under age 18 in their home and must meet poverty income level for their household size.</p> <p>To qualify, total gross household income should not exceed \$30,000. If you qualify, should apply by September 1st, 2013.</p>
Weatherization Assistance Program (WAP) Individual Couple	 \$2,520 \$3,296	 No test No test	<p>Operated by the Maryland Department of Housing and Community Development, WAP enables low-income households to reduce home energy consumption and maintenance costs through installation of energy-conserving materials.</p> <p>Examples of improvements: health and safety items, hot water system, lighting retrofit, insulation, furnace cleaning.</p> <p>Priority is given to low-income homeowners who are elderly, disabled, have families with children, and or have the highest energy consumption. Eligible renter s may also apply.</p> <p>Apply through your local energy assistance office or through Maryland Energy Assistance Program. Call 1-800-352-1446. You can also apply through your local weatherization agency, local government, community action agency or local non-profit.</p> <p>Next expected change: 1/1/2014</p>